Amendments to the Claims

The following listing of claims will replace all prior versions and/or listings of claims in the application:

Listing of Claims:

1.   (currently amended): A method of assessing a document using a computer system, comprising:

providing a document to the computer system, wherein the document comprises at least one information field; and

for at least one of the information fields of the document, comparing handwriting in at least one of the information fields of the document to at least one handwriting profile representation from at least two information fields of at least one other document.

2.   (original): The method of claim 1, wherein the document is provided to the computer system bywherein providing the document to the computer system comprises providing images of the document to the computer system.

3.   (original): The method of claim 1, further comprising assessing fraud in the document using at least one of the comparisons.

4.   (original): The method of claim 1, wherein comparing handwriting comprises comparing at least one characteristic of the handwriting.

5.   (original): The method of claim 1, further comprising assessing fraud in the document using at least two of the comparisons.

6.   (original): The method of claim 1, further comprising assessing fraud in the document using at least one of the comparisons, wherein evidence of fraud comprises a failure of at least a

portion of the handwriting in at least two of the information fields of the document to approximately match at least one handwriting profile representation.

7.   (original): The method of claim 1, further comprising assessing fraud in the document using at least two of the comparisons, wherein evidence of fraud comprises a failure of at least a portion of the handwriting in at least one of the information fields of the document to approximately match at least one handwriting profile representation.

8.   (original): The method of claim 1, wherein at least one handwriting profile representation is obtained from a valid document.

9.   (currently amended): The method of claim 1, further comprising, for at least one information field of the document, comparing handwriting in at-least-one-of the information fields of the document to at least two handwriting profile representations obtained from at least two information fields of at least one other document.

10.   (currently amended): The method of claim 1, wherein the document comprises at least two information fields, and further comprising, for at least two information fields of the document, comparing at-least-two-of the information fields of the document to at least one handwriting profile representation obtained from at least two information fields of at least one other document.

11.   (currently amended): The method of claim 1, wherein the document comprises at least two information fields, and further comprising, for at least two information fields of the document, comparing at-least-two-of the information fields of the document to at least two handwriting profile representations, each of the handwriting profile representations being obtained from at least two information fields of at least one other document.

12.   (original): The method of claim 1, wherein at least one of the documents comprises a payment instrument, and wherein the handwriting is handwriting from at least one account owner of an account of the payment instrument.

13.   (original): The method of claim 1, wherein providing the document to the computer system comprises further comprising obtaining images of handwriting of at least one information field.

14.   (original): The method of claim 1, wherein the handwriting from at least one information field comprises an image.

15.   (original): The method of claim 1, further comprising creating a mathematical representation of the handwriting in at least one information field.

16.   (original): The method of claim 1, wherein the handwriting comprises at least one image.

17.   (original): The method of claim 1, wherein the handwriting comprises at least one type of handwritten information.

18.   (original): The method of claim 1, wherein the handwriting comprises at least one type of handwritten information, and wherein at least one type of handwritten information comprises a word type.

19.   (original): The method of claim 1, wherein the handwriting comprises at least one type of handwritten information, and wherein at least one type of handwritten information comprises a character type.

20.   (original): The method of claim 1, wherein the handwriting comprises at least one global feature of the handwriting.

21.   (original): The method of claim 1, wherein the handwriting comprises at least one local feature of the handwriting.

22.   (original): The method of claim 1, wherein the handwriting comprises at least one syntax pattern.

23.   (original): The method of claim 1, wherein the handwriting comprises at least one lexicon name for at least one information field.

24.   (original): The method of claim 1, wherein at least one handwriting profile representation comprises at least one mathematical representation.

25.   (original): The method of claim 1, wherein at least one handwriting profile representation comprises at least one image.

26.   (original): The method of claim 1, wherein at least one handwriting profile representation comprises at least one type of handwritten information.

27.   (original): The method of claim 1, wherein at least one handwriting profile representation comprises at least one handwriting variant of an example of at least one type of handwritten information.

28.   (original): The method of claim 1, wherein at least one handwriting profile representation comprises at least one handwriting variant of an example of at least one type of handwritten information, and wherein at least one type of handwritten information comprises a word type.

29.   (original): The method of claim 1, wherein at least one handwriting profile representation comprises at least one handwriting variant of an example of at least one type of handwritten information, and wherein at least one type of handwritten information comprises a character type.

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30.   (original): The method of claim 1, wherein at least one handwriting profile representation comprises at least one handwriting variant of an example of at least one type of handwritten information, and further comprising determining at least one of the variants with a cluster algorithm.

31.   (original): The method of claim 1, wherein at least one handwriting profile representation comprises at least one global characteristic of the handwriting.

32.   (original): The method of claim 1, wherein at least one handwriting profile representation comprises at least one local characteristic of the handwriting.

33.   (original): The method of claim 1, wherein at least one handwriting profile representation comprises at least one variant of a syntax pattern.

34.   (original): The method of claim 1, wherein at least one handwriting profile representation comprises at least one lexicon name for at least one information field.

35.   (original): The method of claim 1, wherein handwriting in at least one of the information fields of the document comprises at least two examples of a type of handwritten information, and further comprising comparing at least two of the examples to assess whether two or more of the examples approximately match.

36.   (original): The method of claim 1, wherein the document comprises at least two information fields, wherein at least two information fields of the document comprise at least one example of a type of handwritten information, and further comprising comparing at least two of the examples in at least two of the information fields to assess whether two or more of the examples approximately match.

37.   (currently amended): A system ~~configured to estimate liability~~, comprising:
        a CPU;

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a data memory coupled to the CPU; and

a system memory coupled to the CPU, wherein the system memory is configured to store one or more computer programs executable by the CPU, and wherein the computer programs are executable to implement a method of assessing documents for generating a handwriting profile, the method comprising:

providing a document to the computer system, wherein the document comprises at least one information field; and

for at least one of the information fields of the document, comparing handwriting in at least one of the information fields of the document to at least one handwriting profile representation from at least two information fields of at least one other document.

38. (currently amended): A carrier computer readable medium comprising program instructions, wherein the program instructions are computer-executable to implement a method of assessing documents for generating a handwriting profile, the method comprising: providing a document to the computer system, wherein the document comprises at least one information field; and

for at least one of the information fields of the document, comparing handwriting in at least one of the information fields of the document to at least one handwriting profile representation from at least two information fields of at least one other document.

39. (new): The method of claim 1, further comprising determining whether handwriting in at least one of the information fields of the document matches an entry in a lexicon.

40. (new): The method of claim 1, further comprising determining whether a payee name in an information field of the document matches at least one payee name in a lexicon.

41. (new): The method of claim 1, further comprising comparing pre-printed information in the document against a stock profile representation associated with at least one other document, the method further comprising assessing potential fraud based on the comparison of the pre-printed information against the stock profile representation.

42. (new): The method of claim 1, wherein comparing handwriting in the information field to at least one handwriting profile representations from at least two information fields of at least one other document comprises retrieving cross-field correlation information relating to the information field.

43. (new): The method of claim 1, wherein at least one of the handwriting profile representations is based on a writing profile comprising data on at least one cross-field relationship between at least two information fields in the document, wherein the comparison of handwriting in the information field to at least one handwriting profile representation from at least two information fields of at least one other document is based on cross-field relationship data retrieved from the writing profile.

44. (new): The method of claim 1, wherein a first information field of the document is a legal or courtesy amount field, wherein a second information field of the document is a payee field, the method further comprising determining whether the amount in the first information field of the document matches at least one amount from a lexicon of one or more amounts associated with the payee.

45. (new): The system of claim 37, further comprising at least one information field cross correlation table, wherein the comparison of handwriting in the information field to at least one handwriting profile representation from at least two information fields of at least one other document is based on cross-field relationship data retrieved from the information field cross correlation table.